



**Process Loans, Not Paperwork™**

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**1 record matched your search:**

MIN: 1000525-  
5028467743-1

Note Date: 12/29/2009

MIN Status: Inactive

Servicer: [Flagstar Bank](#)  
Troy, MI

Phone: (800) 945-7700

If you are a borrower on this loan, you can [click here](#) to enter additional information and display the Investor name.

[Return to Search](#)

For more information about Mortgage Electronic Registration Systems, Inc. (MERS) please go to [www.mersinc.org](http://www.mersinc.org)

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Select borrower type and enter borrower information to see Investor for MIN 1000525-5028467743-1.

☒ Investor for Individual Borrower

Your entries may be either upper or lower case.

\* Fields marked are required.

\* Last Name:

\* SSN:  -  -

☐ By checking this box, the borrower or borrower's authorized representative is attesting to the fact that he or she is in fact the borrower or borrower's authorized representative for the loan in question. Additionally, borrowers wishing to learn the identity of their loan's investor must confirm their identity by entering their last name or corporation name as well as their SSN or TIN. If this information does not match the information contained in the MERS® System for the borrower of the loan, the investor information will not be displayed. Borrowers should verify the results with their loan servicer.

☐ Investor for Corporation/Non-Person Entity Borrower

Your entries may be either upper or lower case.

\* Fields marked are required.

Corporation/Non-Person Entity Name:

\*

\* Taxpayer Identification Number:

☐ By checking this box, the borrower or borrower's authorized representative is attesting to the fact that he or she is in fact the borrower or borrower's authorized representative for the loan in question. Additionally, borrowers wishing to learn the identity of their loan's investor must confirm their identity by entering their last name or corporation name as well as their SSN or TIN. If this information does not match the information contained in the MERS® System for the borrower of the loan, the investor information will not be displayed. Borrowers should verify the results with their loan servicer.

Servicer: [Flagstar Bank](#)  
Troy, MI

Phone: (800) 945-7700

Investor: Federal Home Loan Mortgage Corporation

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**Freddie Mac**  
How to Get Help with Your Mortgage

Yes. Our records show that Freddie Mac is the owner of your mortgage and it was acquired on January 13, 2010. This date is also referred to as the Freddie Mac settlement date.

#### What to Do Next

- For help with your mortgage, contact your lender and let them know you would like to pursue assistance through the federal Making Home Affordable (MHA) program.
  - Your lender (the company to which you make your mortgage payments (also referred to as a mortgage servicer), can help you determine if you are eligible for the options under MHA.
    - If you are current on your mortgage payments, but have been unable to maintain necessary you have little or no equity in the home, the Home Affordable Refinance Program may help you obtain a lower interest rate on your existing mortgage.
    - If you are behind in making your mortgage payments or believe you may soon be behind, a Home Affordable Modification may help you obtain more affordable mortgage payments.
    - If it is not possible for you to keep your home, a short sale or deed-in-lieu of foreclosure may help you transition to more affordable housing.

Freddie Mac is working with lenders to offer these solutions to eligible homeowners with Freddie Mac owned mortgages. Because Freddie Mac does not work directly with consumers, you will need to work with your lender to determine your best foreclosure prevention option.

  - If you are not eligible for MHA, don't give up! Ask your lender about other options to make your payments more affordable or to avoid foreclosure. There are other options available for homeowners with Freddie Mac owned mortgages that are available through your lender.
- If you are unable to reach your lender, call a U.S. Department of Housing & Urban Development (HUD) certified housing counselor at 1-800-568-4837 or [visit the web site](#) to find a housing counselor in your area. Housing counselors can help you contact and work with your lender to get help with your mortgage – free of charge.

#### Support Information

- Be informed. Visit our [Borrower Resource Resource Center](#) for information and guidance on alternatives to foreclosure, working with your lender, avoiding fraud and more.
- Be persistent and diligent. Lenders are working hard to get to every call and sometimes it takes longer than you expect.
- Be prepared. Before you call your lender, think about what you need for [your conversation](#).

Learn more about the options available to you under [MHA](#).

Thank you for contacting Freddie Mac. One of our top priorities is making sure homeowners with Freddie Mac owned mortgages are able to get proper help and understand all options available to them during this difficult time.

[En Español](#)

#### Avoiding Foreclosure Resources

- [Alternatives to Foreclosure](#)
- [Working with Your Lender](#)
- [What to Contact for Help](#)
- [Avoiding Fraud](#)

#### Steps to Get Started with HARP

1. See if Freddie Mac Owns Your Loan
2. Learn More About HARP
3. Check Your Eligibility for HARP
4. Get Prequalified and Get Your Lender
5. Consider Another HARP-Eligible Lender

EXHIBIT

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CONFIDENTIAL

BP Investigative Agency  
EXHIBIT

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&lt;HELP&gt; for explanation.

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View All Classes

3397 Series

	CF	Series	Pricing Date	Collateral	Net Cpn	WAC	WAM	Orig Bal at Iss
1)	*	3607	11/16/09	FGLMC	5.54	6.044	22Y 3M	513,812,877
2)	*	3608	11/17/09	FGLMC	4.92	5.560	21Y 6M	523,771,572
3)	*	3609	11/18/09	FGCI	4.76	5.307	13Y 4M	940,781,804
4)	*	3610	11/18/09	FGLMC	5.85	6.381	15Y 3M	448,116,667
5)	*	3611	11/18/09	FGLMC	5.20	5.741	21Y 6M	1,090,297,887
6)	*	3612	11/20/09	FGCI	5.09	5.550	14Y 6M	429,916,057
7)	*	3613	11/23/09	FGLMC	5.50	5.894	26Y 1M	188,889,064
8)	*	3614	12/01/09	FGCI	4.15	4.590	11Y 8M	542,063,409
9)	*	3615	12/02/09	FGCI	4.00	4.451	11Y 5M	215,000,000
10)	*	3616	12/02/09	FGLMC	5.82	6.374	20Y 11M	308,036,268
11)	*	3617	12/04/09	FGTW	4.98	5.434	19Y 0M	370,405,783
12)	*	3618	12/08/09	FGCI	4.50	4.907	10Y 3M	277,881,620
13)	*	3619	12/11/09	FGCI	4.50	4.843	11Y 4M	202,815,322
14)	*	3620	12/15/09	FGCI	4.49	5.020	14Y 10M	975,578,603
15)	*	3621	12/15/09	FGLMC	5.05	5.567	20Y 7M	917,804,718
16)	*	3622	12/16/09	FGLMC	4.61	5.194	22Y 10M	706,248,753
17)	*	3623	12/23/09	FGLMC	5.16	5.711	18Y 10M	680,582,931
18)	*	3624	12/30/09	FGLMC	4.96	5.436	18Y 9M	415,326,298
19)	*	3625	1/04/10	FGCI	4.11	4.534	12Y 1M	357,290,000

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	CF	Series	Pricing Date	Collateral	Net Cpn	WAC	WAM	Orig Bal at Iss
1)	*	3626	1/04/10	FGLMC	4.89	5.438	22Y 1M	1,143,568,654
2)	*	3627	1/05/10	FGLMC	4.89	5.436	18Y 8M	753,505,692
3)	*	3628	1/11/10	FGLMC	5.18	5.775	22Y 5M	558,123,054
4)	*	3629	1/11/10	FGLMC	5.90	6.378	22Y 8M	518,679,908
5)	*	3630	1/19/10	FHARM	5.26	5.769	21Y 2M	409,116,242
6)	*	3631	1/19/10	FGLMC	5.98	6.484	24Y 1M	564,590,535
7)	*	3632	1/20/10	FGLMC	5.07	5.534	20Y 4M	1,567,366,547
8)	*	3633	1/22/10	FGLMC	5.08	5.676	22Y 5M	189,514,643
9)	*	3634	1/25/10	FGTW	4.40	4.803	15Y 2M	158,852,273
10)	*	3635	1/27/10	FGLMC	4.15	4.738	20Y 6M	371,572,054
11)	*	3636	1/27/10	FGCI	4.94	5.391	14Y 8M	656,108,696
12)	*	3637	1/28/10	FGCI	4.23	4.645	11Y 8M	382,456,117
13)	*	3638	2/01/10	FGLMC	5.57	6.134	23Y 1M	297,252,667
14)	*	3639	2/03/10	FGLMC	5.21	5.663	16Y 8M	337,392,654
15)	*	3640	2/12/10	FGCI	4.59	5.024	8Y 7M	988,028,378
16)	*	3641	2/16/10	FGLMC	5.03	5.512	24Y 0M	820,924,020
17)	*	3642	2/18/10	FGVA30	4.75	5.285	23Y 9M	944,389,671
18)	*	3643	2/18/10	FGLMC	5.08	5.633	17Y 8M	1,054,062,648
19)	*	3644	2/22/10	FGCI	4.50	4.889	13Y 8M	93,191,489

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	CF	Series	Pricing Date	Collateral	Net Cpn	WAC	WAM	Orig Bal at Iss
1)	*	3645	2/22/10	FGLMC	5.12	5.624	18Y 0M	711,115,722
2)	*	3646	2/23/10	FGCI	4.40	4.816	12Y 2M	371,647,871
3)	*	3647	2/25/10	FGVA30	5.09	5.537	21Y 6M	1,199,234,596
4)	*	3648	3/01/10	FGTW	4.33	4.758	13Y 3M	244,737,525
5)	*	3649	3/01/10	FGCI	4.49	4.950	10Y 3M	940,020,000
6)	*	3650	3/02/10	FGCI	4.58	4.957	8Y 7M	155,000,556
7)	*	3651	3/03/10	FGCI	5.12	5.616	6Y 0M	217,311,008
8)	*	3652	3/12/10	FGLMC	5.32	5.809	22Y 7M	1,010,743,791
9)	*	3653	3/16/10	FGLMC	4.82	5.273	21Y 3M	1,940,211,901
10)	*	3654	3/19/10	FGTW	4.81	5.224	17Y 6M	784,966,031
11)	*	3655	3/23/10	FGCI	4.25	4.657	10Y 11M	161,914,059
12)	*	3656	3/25/10	FGLMC	5.33	5.916	19Y 0M	331,435,868
13)	*	3657	3/25/10	FGTW	4.50	4.917	14Y 10M	845,100,848
14)	*	3658	3/26/10	FGLMC	4.94	5.417	19Y 9M	321,235,048
15)	*	3659	3/29/10	FGCI	4.96	5.434	15Y 5M	1,233,402,155
16)	*	3660	4/01/10	FGCI	4.67	5.105	13Y 10M	301,482,698
17)	*	3661	4/07/10	FGLMC	4.40	4.874	23Y 7M	268,958,174
18)	*	3662	4/07/10	FGLMC	5.27	5.856	21Y 5M	445,855,449
19)	*	3663	4/09/10	FGCI	4.16	4.637	10Y 9M	321,319,246

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201111230078

Skagit County Auditor

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After Recording Return to:  
 Flagstar Bank  
 5151 Corporate Drive  
 Troy, MI 48098

7081.22919/Jonson, Clarence aka C. Hugh Jonson and Bonnie L. Jonson  
 MIN# 100052550284677431 MERS Phone: 1-888-679-6377

### Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Flagstar Bank, FSB, whose address is Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098, all beneficial interest under that certain deed of trust, dated 12/29/09, executed by C. Hugh Jonson and Bonnie L. Jonson, husband and wife, Grantors, to Joan H. Anderson, EVP on behalf of Flagstar Bank, FSB, Trustee, and recorded on 01/04/10, under Auditor 3 File No. 201001040075, Records of Skagit County, Washington.

Dated NOVEMBER 9, 2011

Mortgage Electronic Registration Systems, Inc. "MERS" as  
nominee for Flagstar Bank, FSB, its successors and assigns

STATE OF MICHIGAN  
 COUNTY OF OAKLAND

By:

Title:

SHARON MORGAN  
 VICE PRESIDENT

ss.

I certify that I know or have satisfactory evidence that SHARON MORGAN is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the VICE PRESIDENT of MERS to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

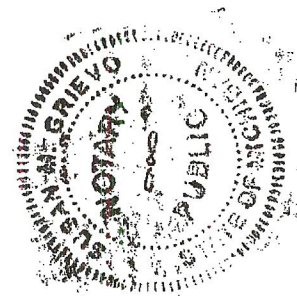
Dated: 11-9-11

Susan M. Grieco  
 NOTARY PUBLIC in and for the State of

Residing at

My commission expires

SUSAN M GRIEVO  
 Notary Public, State of Michigan  
 County of Macomb  
 My Commission Expires 8/16/2012  
 Acting in the County of Oakland



EXHIBIT

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**RECEIVED****SEP 28 2011****WALTER R. BARONEK, A.J.S.C. Ret.  
SPECIAL MASTER****FILED****SEP 28 2011****SUPERIOR COURT  
CLERK'S OFFICE****IN THE MATTER OF RESIDENTIAL  
MORTGAGE FORECLOSURE PLEADING  
AND DOCUMENT IRREGULARITIES****SUPERIOR COURT OF NEW JERSEY****ADMINISTRATIVE ORDER: 01-2010****DOCKET NO.: F-00238-11****CERTIFICATION OF SHARON MORGAN ON BEHALF OF FLAGSTAR BANK**

1. I am currently an Assistant Vice President for Flagstar Bank ("Flagstar"). I have been employed with Flagstar since February 11, 2008 in various capacities, primarily focused on default issues. I have been employed in the mortgage industry since 1984. I joined Flagstar in February, 2008 and from that time through 2010, I was employed in Loss Mitigation. From May 2010 through November, 2010, I served as an Assistant Vice President – Assistant Manager for Foreclosure. From November 2010, through the present, I have served as Assistant Vice President – Manager of Foreclosure and Bankruptcy. Based on my work experience and work with Flagstar, I have personal knowledge of and am fully familiar with the Flagstar foreclosure operations, including as they relate to procedures for the State of New Jersey.

2. I submit this Supplemental Certification in response to the request by Federal National Mortgage Association ("Fannie Mae") to assist in its response to the request by this Court for supplemental information responsive to the April 25, 2011 Order and specifically related to procedures for properties located in the State of New Jersey.

1.a. **STATE WHAT PROCESSES AND PROCEDURES YOU HAVE TO ENSURE THAT THE CERTIFICATIONS/AFFIDAVITS SUBMITTED ARE BASED UPON THAT PERSON'S PERSONAL KNOWLEDGE OR THAT PERSON'S REVIEW OF BUSINESS RECORDS WHICH RECORDS WOULD BE ADMISSIBLE IN EVIDENCE IN A NEW JERSEY COURT. DESCRIBE THE PROCESSES AND**

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**1 OF 5**



**PROCEDURES IN DETAIL AND ATTACH A COPY OF ANY DOCUMENTS THAT ESTABLISH THE PROCESSES AND PROCEDURES.**

3. Flagstar's policies and procedures regarding the required steps for the review and execution of foreclosure-related affidavits and documents has been reduced to writing. As with any other process, Flagstar continues to review and revise its policies and procedures on an as needed basis.

4. For properties located in the State of New Jersey, Flagstar conducts its foreclosure processes in full compliance with the newly revised rules issued by the New Jersey Supreme Court. See R. 4:64-1 et seq.

5. Prior to filing the complaint in foreclosure with the court, the accuracy of the following information in the complaint is verified by an employee in Flagstar's Foreclosure Department (for purposes of this Certification – the "Foreclosure Employee") by reviewing business records maintained in the regular course of Flagstar's business (a) the name of the obligor, mortgagor, obligee and mortgagee, (b) the amount of the debt secured by the mortgage; (c) the dates of execution of the debt instrument and the mortgage, (d) the recording date, county recording office, and book and page recording reference of the mortgage securing the debt, (e) whether the mortgage is a purchase money mortgage; (f) a description of the pertinent terms or conditions of the debt instrument or mortgage and the facts establishing the default; (g) the default date; (h) if applicable, the acceleration of the debt's maturity date; (i) if applicable, any prepayment penalty; (j) if the plaintiff is not the original mortgagee or original nominee mortgagee, the names of the original mortgagee and a recital of all assignments in the chain of title; (k) the names of all parties in interest whose interest is subordinate or affected by the mortgage foreclosure action and, for each party, a description of the nature of the interest, with sufficient particularity to give the court and parties notice of the transaction or occurrence on

which the interest is based including recording date of the lien, encumbrance, or instrument creating the interest, (l) a description of the subject property by street address, block and lot as shown on the municipal tax map and a metes and bounds description stating whether the recorded mortgage instrument includes that description; and (m) if applicable, whether the plaintiff has complied with the pre-filing notice requirements of the Fair Foreclosure Act or other notices required by law. Once all of the foregoing information has been confirmed, the Foreclosure Employee confirms to the foreclosure attorney that the information has been so verified. Flagstar has amended its Policies and Procedures to reflect this current practice under the revised Rules by virtue of an addendum to address the foregoing New Jersey state-specific rules.

6. The Foreclosure Employee will be responsible for signing the Affidavit of Amount Due, based on personal review of Flagstar's business records.

7. Prior to the filing of any complaint for foreclosure of New Jersey properties, a Foreclosure Employee will be responsible for personally reviewing the following documents: (a) the Affidavit of Amount Due; (b) the original or true copy of the note; (c) the mortgage; and (d) recorded assignments, if any. After the Foreclosure Employee has reviewed these documents and confirmed their accuracy, the Foreclosure Employee will ensure the results of this review are communicated to the foreclosure counsel to meet the requirement that foreclosure counsel confer with a Foreclosure Employee.

8. The Foreclosure Employee will then ensure that the documents are transmitted to the foreclosure counsel. This Foreclosure Employee will continue to be available as a point of contact for the foreclosure counsel, should such foreclosure counsel have any questions during the foreclosure process.

9. All affidavits signed and notarized by Flagstar personnel are signed and notarized in the State of Michigan in accordance with the laws of the State of Michigan concerning notarization of documents, MICH. COMP LAWS § 55.261 et seq., and in accordance with Flagstar's policies and procedures on affidavits. 10. Flagstar does not utilize a checklist for compliance with R. 4:64-1 et seq., as revised by the New Jersey Supreme Court, but will consider utilizing a checklist by the 1<sup>st</sup> Quarter 2012.

11. As noted in Paragraph 13 of my July 15, 2011 certification that was previously filed with this Court, Flagstar currently has four (4) Authorized Signers (each a "Foreclosure Employee"). After review of the supporting business records, Affidavits are executed in a meeting on one or more days a week and are attended by notaries who witness the signature of the Authorized signer and notarize the affidavit. On a typical day, each Authorized Signer will review the business records supporting no more than 10 New Jersey foreclosure properties.

1.e. **STATE IN DETAIL ANY TRAINING PROGRAMS YOU HAVE IN PLACE FOR INDIVIDUALS COMPLETING CERTIFICATIONS/AFFIDAVITS TO ENSURE THAT THEIR KNOWLEDGE OF THE CONTENTS OF THE AFFIDAVITS IS BASED UPON PERSONAL KNOWLEDGE OR BUSINESS RECORDS WHICH WOULD BE ADMISSIBLE IN A NEW JERSEY COURT.**

12 For any new Authorized Signer who may complete certifications/affidavits, the Servicing Governance Officer will provide the initial one-on-one training to the individual on Flagstar's policies and procedures as set forth here. Flagstar on New Jersey, For changes to the New Jersey court rules and rules governing New Jersey foreclosures, the Foreclosure Manager and Servicing Governance Officer will ensure that existing employees are updated on any required updates or revisions to Flagstar's policies and procedures. This allows Flagstar the ability to monitor the training to ensure that the employee understands the process. The Servicing



Governance Officer will ensure the training program for the execution of Affidavits/Certifications related to New Jersey foreclosures is periodically audited.

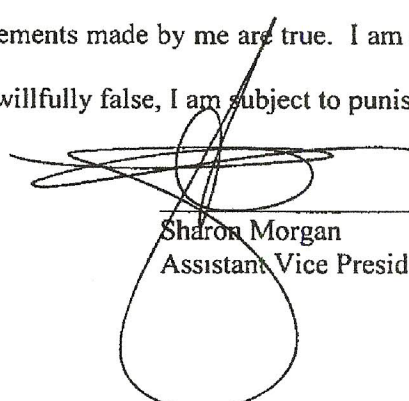
**1.g. STATE THE REVIEW PROCESS YOU AND FORECLOSURE COUNSEL HAVE IN PLACE FOR THE FINAL REVIEW OF DOCUMENTS TO BE SUBMITTED TO THE COURT PURSUANT TO RULE 4:64-1 ET. SEQ.**

13. Flagstar considers the availability of loan modifications throughout the default process. If Flagstar is servicing for an investor, the investor provides guidelines for servicers relative to loss mitigation requirements and Flagstar follows the same. Either upon receipt of requests from borrowers or on its own initiative, Flagstar initiates loss mitigation procedures in an attempt to cure the current loan default or to achieve a modification, unless the borrower identifies they do not wish to retain the property. Flagstar is in contact with the foreclosure counsel concerning the status of the loss mitigation process for those loans that are in foreclosure status. If a modification is achieved, foreclosure counsel is notified. In addition, foreclosure counsel are often involved in the loss mitigation process as part of the foreclosure process and therefore, are aware of the status of the loss mitigation efforts.

**ADDITIONAL ISSUES NOT INCLUDED IN THE APRIL 25 ORDER.**

14. Flagstar does not accept partial payments on mortgage loans that it services unless a workout agreement is in place.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

  
Sharon Morgan  
Assistant Vice President

Dated: 9/14/11